

Information to identify the case:

Debtor 1	<u>David Michael Henderson</u>	Social Security number or ITIN	xxx-xx-1969
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	17-20339-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Michael Henderson

6/13/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David Michael Henderson
Debtor

Case No. 17-20339-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 13, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2022:

Recip ID	Recipient Name and Address
db	+ David Michael Henderson, 1479 Garards Fort Road, Waynesburg, PA 15370-2496
14357067	+ Domestic Relations Office, Belmont Co Ohio Court, 147 West Main Street, Saint Clairsville, OH 43950-1224
14357070	Freedom Cu, Arsenal Bus Center, Philadelphia, PA 19137
14357071	+ Grant Town EMS, P.O. Box 129, Buckhannon, WV 26201-0129
14366484	+ Holbrook Wage Tax Collector, c/o Keystone Collections Group, P.O. Box 509, Irwin, PA 15642-0509
14357073	+ Lp Financial Inc, 7007 Wyoming Road, Albuquerque, NM 87109-3983
14357074	+ Med Express, P.O. Box 719, Dellslow, WV 26531-0719
14357075	+ Oscar Urrea, MD, 110 Hidden Vally Road, McMurray, PA 15317-2685
14375491	+ Sterling Jewelers Inc dbs J.B. Robinson, c/o Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842
14357079	+ WHS Behavior Health - Greene, P.O. Box 855, Washington, PA 15301-0855
14357077	+ Washington Health System, 155 Wilson Ave., Washington, PA 15301-3398
14357078	+ Washington Hospital, 155 Wilson Ave., Washington, PA 15301-3398

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 14 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 13 2022 23:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 14 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 13 2022 23:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 13 2022 23:41:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14357066	Email/Text: svlainich@communitybank.tv	Jun 13 2022 23:41:00	Community Bank, 100 N Market St, Carmichaels, PA 15320
14357064	+ EDI: WFNNB.COM	Jun 14 2022 03:43:00	Comenity Bank/buckle, Po Box 182789, Columbus, OH 43218-2789
14357065	+ EDI: WFNNB.COM	Jun 14 2022 03:43:00	Comenity Bank/gndrmtmc, Po Box 182789, Columbus, OH 43218-2789
14365149	+ Email/Text: svlainich@communitybank.tv	Jun 13 2022 23:41:00	Community Bank, 90 West Chestnut Street, Suite 100, Washington, PA 15301-4524
14357068	+ Email/Text: bankruptcy.notices@hdfsi.com		

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User: auto

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		Jun 13 2022 23:42:00	Esb/harley Davidson Cr, Po Box 21829, Carson City, NV 89721-1829
14357069	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 13 2022 23:41:00	First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
14423265	+ Email/Text: ELDABBASM@FREEDOMCU.ORG	Jun 13 2022 23:41:00	Freedom Credit union, 626 Jacksonville Road, Suite 250, Warminster, PA 18974-4862
14367832	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jun 13 2022 23:41:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14366485	EDI: IRS.COM	Jun 14 2022 03:43:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
14357072	+ Email/Text: angie@lpfinanceinc.com	Jun 13 2022 23:41:00	LP Financial & Co., 506 Twin Oaks Drive, Johnson City, TN 37601-7610
14379906	EDI: Q3G.COM	Jun 14 2022 03:43:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14373237	Email/Text: bankruptcy@bbandt.com	Jun 13 2022 23:41:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14357076	+ Email/Text: bankruptcy@bbandt.com	Jun 13 2022 23:41:00	Sheffield Financial Co, 2554 Lewisville Clemmons, Clemmons, NC 27012-8110

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Harley-Davidson Credit Corp
14710946	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com
David A. Rice	on behalf of Debtor David Michael Henderson ricelaw1@verizon.net lowdenscott@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Pamela J. Wilson	

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on behalf of Trustee Pamela J. Wilson pwilson@epiqtrustee.com pwilson@ecf.axosfs.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Scott R. Lowden

on behalf of Debtor David Michael Henderson niclowlgl@comcast.net

TOTAL: 7